

EXHIBIT C

Wells Fargo Home Mortgage
Return Mail Operations
PO Box 14411
Des Moines IA 50306-3411

February 03, 2007

Wells Fargo Home Mortgage Loan Number
Washington Mutual Loan Number



T204 00001345 18 3345
CYNTHIA C FRANKLIN
CYNTHIA C FRANKLIN
36 GRAMERCY PARK EAST #9E
NEW YORK, NY 10003



Dear Cynthia C Franklin

We are pleased to welcome you as a Wells Fargo Home Mortgage customer. As of February 16, 2007, Washington Mutual will transfer the servicing of your mortgage loan to Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N.A., one of the nation's leading lenders and servicers of residential mortgages.

Since you may have questions regarding this change to the servicing of your mortgage, we are writing to provide you with information that will make this transition easier for you. Rest assured, this does not affect any terms or conditions of your mortgage, including the due date of any payments, other than those provisions related to the servicing of your mortgage. The Notice of Assignment, Sale or Transfer of Servicing Rights printed on the reverse side of this letter provides you with important required Real Estate Settlement Procedures Act (RESPA) information.

You can rely on our commitment to provide you with the quality service you deserve and to make this a smooth transition. Please see the boxed information to the right for key details on your loan, and refer to the enclosed Q&A brochure which provides answers to frequently asked questions about the transfer.

Payment Information and Drafting Schedule with Wells Fargo Home Mortgage
Beginning February 16, 2007, Wells Fargo Home Mortgage becomes responsible for processing your loan payments. We will automatically draft your mortgage payment from your bank account. Drafts due between February 16 and February 22 will be delayed until February 23. Drafts scheduled between February 23 and February 28 will not change. No draft will occur before its regularly scheduled date. All draft dates will return to the normal drafting schedule in the next month. Please refer to the enclosed Q&A brochure for additional information that may affect your automatic payments.

The credit life insurance or optional products you have on your loan will continue through Wells Fargo Home Mortgage unless your product was listed as one of those not being carried forward in your transfer letter from Washington Mutual. No action is required to continue the coverage of transferred products.

We look forward to helping you realize the personal and financial rewards of homeownership - the investment of a lifetime. As a Wells Fargo customer, you have easy access to banking, insurance, investment and consumer finance services that can help you reach your financial goals. To learn more, please be sure to refer to the contact information in the important information box at the right, the enclosed Q&A brochure, or visit us online at www.wellsfargo.com/mortgagewelcome. We will gladly answer any questions you may have regarding your mortgage transfer.

Cordially,

Leesa Whitt-Potter
Senior Vice President
Wells Fargo Home Mortgage

Important Information At-A-Glance

Loan Servicing Transfer Date:
February 16, 2007

Wells Fargo Home Mortgage
Loan Number [REDACTED]

Mail your loan payments
on or after **February 16, 2007:**

WELLS FARGO HOME MORTGAGE
PO BOX 6423
CAROL STREAM, IL 60197-6423

For more information:

- Review the enclosed Q&A brochure
- Visit

www.wellsfargo.com/mortgagewelcome

Inquiries and Questions:
Prior to February 16, 2007:
Washington Mutual
Enterprise Customer Care
Department
(866) 926-8937
(Eastern Time, toll-free)
Mon. - Fri. 8 a.m. - 11 p.m.

On or after February 16, 2007*:
Wells Fargo Home Mortgage
Customer Service
(800) 222-0238
(Central Time, toll-free)
Mon. - Thurs. 6 a.m. - 10 p.m.
Fri. 6 a.m. - 9 p.m.
Sat. 8 a.m. - 2 p.m.

*Note: Specific account information will not be available until February 20, 2007. Please refer to the enclosed Q&A brochure for more information.

